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FILED

THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

Mark C. McCartt, Clerk
U.S. DISTRICT COURT

1. Robert Frazier)
Plaintiff,) 21 CV - 410 JFH • CDL
vs) Civil Case No.
1. American Electric Power/PSO Oklahoma)
2. City of Tulsa Utilities
3. Oklahoma Natural Gas)
Defendants,

VERIFIED COMPLAINT DEMANDING JURY TRIAL

TO THE HONORABLE UNITED STATES DISGTRICT JUDGE:

NATURE OF ACTION

1. This is an action for damages for violations of the FDCPA (15 U.S.C. 1692). FDCPA prohibits debt collectors from engaging in abusive, deceptive, and unfair practices. Additionally, the Truth in Lending Act, (hereinafter referred to as "TILA") which protects consumer transaction.
2. Plaintiff seeks to recover monetary damages for Defendant's violation of the FDCPA, TILA & Crimes and Criminal Procedure.

fees paid

JURISDICTION AND VENUE

3. This Court has jurisdiction under the 15 U.S.C. 1681(p) of the FDCPA , TILA and Crimes and Criminal Procedure pursuant to 28 U.S.C. 1331.
4. Venue is proper pursuant to 28 U.S.C. 1391(b) as the conduct giving rise to this action occurred in this District, because Plaintiff resides within this District, and a substantial part of the events or omissions giving rise to the herein claims occurred, or a substantial part of property that is subject of the action is situated within this District.

PARTIES

5. Plaintiff is a natural person at all relevant times residing in Tulsa, Oklahoma.
6. At all relevant times, Plaintiff is a “consumer” as the term is defined by 15 U.S.C. 1681a (c).
7. City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma is a business entity with its business headquarters located in Tulsa, OK.
8. City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma is a “person” as that term is defined by 15 U.S.C. 1681a(b).
9. At all relevant times to this Complaint, Defendants acted through their agents, employees, officers, members, directors, heir, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

FACTUAL ALLEGATIONS

10. Plaintiff is a “consumer” means any natural person obligated or allegedly obligated to pay any debt or asserted to be owed or due a creditor other than Defendant.

11. Defendants(s) uses instrumentality of interstate commerce or the mails in business the principal purpose of which is the collection or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.
12. Defendants(s) is involved the extension of consumer credit.
13. In connection with the alleged debt, the Defendant failed to provide proper disclosures and notices, (Notice of the right to RESCIND and CLOSING DISCLOSURES) required under TILA.
14. Upon this consumer extensive investigation and research. This consumer discovered that when initiated a consumer credit transaction with City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma an extension of CREDIT by and through a CREDIT Application for consumer services. That City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma subsequently submitted a "Unauthorized access device" (See United States v. Gugino, 860 F.2d 546, 549 (2d Cir. 1988) in my name (identity theft) resulting in City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma receiving an "ADVANCE" (credit/loan) in this consumer name establishing a trust/asset account. Then turning around and sending a monthly statement in a positive balance. In turn having the consumer (Plaintiff) paying back pure profit.
15. City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma used my identity to obtain "credit/and or loan" without my consent. This is a direct violation of 18 U.S.C. 1028a.
16. City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma criminal behavior and conduct, deceptive and misleading documentation and practices changed the identity of my private consumer transaction into a public commercial transaction for City of Tulsa Utilities, Oklahoma Natural Gas and AEP/PSO of Oklahoma profit and gain.
17. Defendant's actions constitute conduct highly offensive to a reasonable person, and as result of Defendant's violations of the FDCPA, TILA, and CRIMES AND CRIMINAL PROCEDURE Defendants is liable to Plaintiff for Plaintiff's actual and statutory damages.

COUNT 1
TRUTH IN LENDING ACT

18. Plaintiff repeats and incorporated by reference into this cause of action the allegations set forth above at Paragraphs 1-17.
19. Willfully and/or negligently violated 15 U.S.C. 1605(a) - the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended and imposed directly or indirectly by the creditor as an incident to the extension of credit.
20. Willfully and/or negligently violated 15 U.S.C. 1611 – withholding information from a consumer in a consumer credit transaction.
21. Willfully and/or negligently violated 15 U.S.C. 1635 Right of rescission - (a) Disclosure of obligor's right to rescind Except as otherwise provided in this section, in the case of ANY consumer credit transaction.

COUNT II

FAIR DEBT COLLECTION PRACTICES ACT

22. Plaintiff repeats and incorporated by reference into this cause of action the allegations set forth above at Paragraphs 1-17.
23. Willfully and/or negligently violated per 15 U.S.C. 1692k.
24. Adjudging the defendants violated FDCPA.

COUNT III - CRIMES AND CRIMINAL PROCEDURE

25. Plaintiff repeats and incorporated by reference into this cause of action the allegations set forth above at Paragraphs 1-17.
26. Willfully and/or negligently violated 18 U.S.C. 1344 - Whoever knowingly executes, or attempts to execute, a scheme or artifice. (2) to obtain any of the moneys, funds, credits, assets, securities, or other property owned by, or under the custody or control of, a financial institution, by means of false or fraudulent pretenses, representations, or promises.

27. Willfully and/or negligently violated 18 U.S.C. 1029(e)(3) - the term "unauthorized access device" means any access device that is lost, stolen, expired, revoked, canceled, or obtained with intent to defraud.

Prayer For Relief

WHEREFORE, Plaintiff respectfully request judgment be entered against Defendants for negligent or willful noncompliance with the TILA, FDCPA, Crimes and Criminal Procedure and prays for the following:

28. Awarding the Plaintiff documentary evidence of the finance charge from the FIRST initial credit application and then records of ALL/ANY payments made from the initial request of service from all locations.
29. Awarding the Plaintiff actual damages, pursuant to 15 U.S.C. 1692k in the amount of \$150,000.
30. Awarding the Plaintiff statutory damages, pursuant to 18 U.S.C. 1344 - \$250,000.00.
31. Awarding the Plaintiff double the finance charged per 15 U.S.C. 1605(a).
32. Awarding the Plaintiff all payments made from "FIRST" initiation of services per 15 U.S.C. 1692h.
33. Awarding the Plaintiff all future monthly credit balances to be mailed in the form of check in 7 days from the printing of the statement per 12 CFR 226.11.

Respectfully Submitted



Robert Frazier

1928 E 50TH Pl North

Tulsa, OK 74130

annetted35@yahoo.com

Plaintiff

VERIFICATION OF COMPLAINT AND CERTIFICATION

STATE OF OKLAHOMA)

)ss

COUNTY OF TULSA)

Plaintiff, Robert Fraizer, having first been duly sworn and upon oath, deposes and says as follows:

1. I am a Plaintiff in this civil proceeding.
2. I have read this Complaint and I believe that all of the facts contained in it are true, to the best of my knowledge and belief formed after reasonable inquiry.
3. I believe that this Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification, or reversal of existing law.
4. I believe that this Complaint is not interposed for any improper purpose, such as to harass any party, cause unnecessary delay to any party, or create a needless increase in the cost of litigation to any party.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it.
6. Each exhibit I have provided to the Courts which has been attached to this Complaint is a true and correct copy of the original.
7. I have not modified or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.

Robert Frazier

Robert Frazier

Sign before me on September 22, 2021.

Robert Scott Frommel

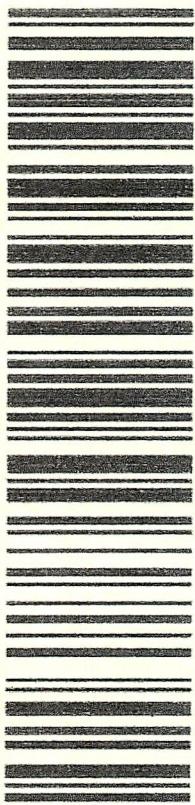
NOTARY



Robert L Frazier

Exhibits

USPS TRACKING #



9590 9402 5690 9346 3505 72

United States
Postal Service

- Sender: Please print your name, address, and ZIP+4® in this box.

Robert Frazier
1928 E 56th Pl N
Tulsa OK 74130

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

PSO
212 E 6th St
Tulsa, OK 74119



9590 9402 5690 9346 3505 72

2. Article Number (Transfer from service label)

7019 2970 0000 4872 3368

ricted Delivery

COMPLETE THIS SECTION ON DELIVERY

A. Signature

 Agent Addressee

B. Received by (Printed Name)

330296

C. Date of Delivery

D. Is delivery address different from Item 1? Yes

If YES, enter delivery address below:

 No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery

- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

USPS TRACKING #

9590 9402 5690 9346 3505 03
21

United States
Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box.

Robert Fraizer
1928 E 50th Pl
OKC, OK 74110

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Center of Tulsa Water
115 E 2nd St Ste 1405
Tulsa, OK 74103



9590 9402 5690 9346 3505 03

2. Article Number (Transfer from service label)

7019 2970 0000 4872 3429

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Printed Name)

Reed M. DeMare

C. Date of Delivery

D. Is delivery address different from item 1?

If YES, enter delivery address below:

 Agent Addressee Yes No

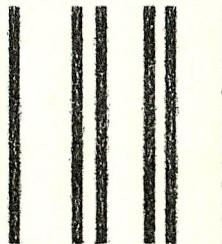
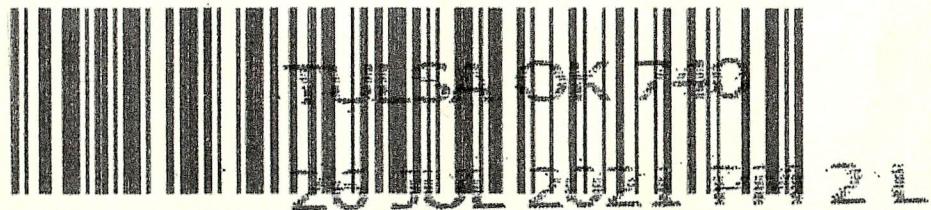
NT-306

3. Service Type

- Priority Mail Express®
- Registered Mail™
- Registered Mail Restrictive Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Mail
- Mail Restricted Delivery
- (over \$500)

- Signature Confirmation™
- Signature Confirmation Restricted Delivery

USPS TRACKING#



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

9590 9402 5690 9346 3505 34

United States
Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box®

Robert Frazier
1928 E 50th PL N
Tulsa, OK 74110

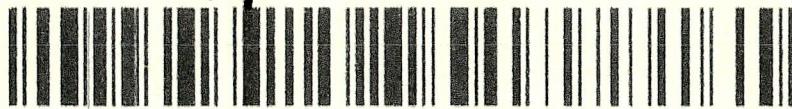


SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

UNGr
5848 E 15th St
Tulsa, OK 74112



9590 9402 5690 9346 3505 34

2. Article Number (Transfer from service label)

7019 2970 0000 4872 3399

COMPLETE THIS SECTION ON

A. Signature

Kim Rathbun

Agent
 Addressee

B. Received by (Printed Name)

Kim Rathbun

C. Date of Delivery

7/26/2021

D. Is delivery address different from item 1?

If YES, enter delivery address below:

Yes
 No

3. Service Type

Adult Signature
 Adult Signature Restricted Delivery
 Certified Mail®
 Certified Mail Restricted Delivery
 Collect on Delivery
 Collect on Delivery Restricted Delivery

Mail
Mail Restricted Delivery
(over \$500)

Priority Mail Express®
 Registered Mail™
 Registered Mail Restrictive Delivery
 Return Receipt for Merchandise
 Signature Confirmation™
 Signature Confirmation Restricted Delivery

OFFICIAL USE

For delivery information, visit our website at www.usps.com®

Tulsa, OK 74112

Certified Mail Fee \$3.60		0174
\$ 12.85		01
Extra Services & Fees (check box, add fee if appropriate)		11/15
<input type="checkbox"/> Return Receipt (hardcopy) \$ 0.00		Postmark
<input type="checkbox"/> Return Receipt (electronic) \$ 0.00		Here
<input type="checkbox"/> Certified Mail Restricted Delivery \$ 0.00		11/2021
<input type="checkbox"/> Adult Signature Required \$ 0.00		08/11/2021
<input type="checkbox"/> Adult Signature Restricted Delivery \$ 0.00		
Postage \$1.20		
\$ Total Postage and Fees \$7.65		
Sent To Oklahoma Natural Gas		
Street and Apt. No., or PO Box No. 5848 E 15th St		
City, State, ZIP+4® Tulsa, OK 74112		

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

2019 2970 0000 4872 4037

**U.S. Postal Service™
CERTIFIED MAIL® RECEIPT**

Domestic Mail Only

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Tulsa, OK 74112

Certified Mail Fee \$3.60		0174
\$ 12.85		01
Extra Services & Fees (check box, add fee if appropriate)		11/15
<input type="checkbox"/> Return Receipt (hardcopy) \$ 0.00		Postmark
<input type="checkbox"/> Return Receipt (electronic) \$ 0.00		Here
<input type="checkbox"/> Certified Mail Restricted Delivery \$ 0.00		11/2021
<input type="checkbox"/> Adult Signature Required \$ 0.00		08/11/2021
<input type="checkbox"/> Adult Signature Restricted Delivery \$ 0.00		
Postage \$1.20		
\$ Total Postage and Fees \$7.65		
Sent To Oklahoma Natural Gas		
Street and Apt. No., or PO Box No. 5848 E 15th St		
City, State, ZIP+4® Tulsa, OK 74112		

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

2019 2970 0000 4872 4051

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Tulsa, OK 74103

Certified Mail Fee \$3.60		0174
\$ 12.85		01
Extra Services & Fees (check box, add fee if appropriate)		11/15
<input type="checkbox"/> Return Receipt (hardcopy) \$ 0.00		Postmark
<input type="checkbox"/> Return Receipt (electronic) \$ 0.00		Here
<input type="checkbox"/> Certified Mail Restricted Delivery \$ 0.00		11/2021
<input type="checkbox"/> Adult Signature Required \$ 0.00		08/11/2021
<input type="checkbox"/> Adult Signature Restricted Delivery \$ 0.00		
Postage \$1.20		
\$ Total Postage and Fees \$7.65		
Sent To Oklahoma Natural Gas		
Street and Apt. No., or PO Box No. 5848 E 15th St		
City, State, ZIP+4® Tulsa, OK 74112		

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2019 2970 0000 4872 4051

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Tulsa, OK 74103

Certified Mail Fee \$3.60		0174
\$ 12.85		01
Extra Services & Fees (check box, add fee if appropriate)		11/15
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<input type="checkbox"/> Adult Signature Restricted Delivery \$ 0.00		
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\$ Total Postage and Fees \$7.65		
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City, State, ZIP+4® Tulsa, OK 74112		

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<input type="checkbox"/> Adult Signature Restricted Delivery \$ 0.00		
Postage \$1.20		
\$ Total Postage and Fees \$7.65		
Sent To Oklahoma Natural Gas		
Street and Apt. No., or PO Box No. 5848 E 15th St		
City, State, ZIP+4® Tulsa, OK 74112		

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Certified Mail Fee \$3.60 **0174**
\$ **7.45** 01
Extra Services & Fees (check box, add fee as appropriate)
 Return Receipt (hardcopy) \$ **0.00**
 Return Receipt (electronic) \$ **0.00**
 Certified Mail Restricted Delivery \$ **0.00**
 Adult Signature Required \$ **0.00**
 Adult Signature Restricted Delivery \$ **0.00**

Postage \$1.00
\$ **7.45**
Total Postage and Fees \$ **7.45**

Sent To **ONG**
Street and Apt. No., or PO Box No.
5848 E 15th St
City, State, ZIP+4
Tulsa, OK 74112

USPS

07/19/2021

Postmark Here

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Certified Mail Fee \$3.60 **0174**
\$ **7.45** 01
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 Adult Signature Restricted Delivery \$ **0.00**

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Total Postage and Fees \$ **7.45**

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\$ **7.45** 01
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 Return Receipt (hardcopy) \$ **0.00**
 Return Receipt (electronic) \$ **0.00**
 Certified Mail Restricted Delivery \$ **0.00**
 Adult Signature Required \$ **0.00**
 Adult Signature Restricted Delivery \$ **0.00**

Postage \$1.00
\$ **7.45**
Total Postage and Fees \$ **7.45**

Sent To **City of Tulsa Water**
Street and Apt. No., or PO Box No.
175 E 2nd St Suite 1405
City, State, ZIP+4
Tulsa, OK 74103

USPS

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Tulsa, OK 74119

OFFICIAL USE

Certified Mail Fee \$3.60 **0174**
\$ **7.45** 01
Extra Services & Fees (check box, add fee as appropriate)
 Return Receipt (hardcopy) \$ **0.00**
 Return Receipt (electronic) \$ **0.00**
 Certified Mail Restricted Delivery \$ **0.00**
 Adult Signature Required \$ **0.00**
 Adult Signature Restricted Delivery \$ **0.00**

Postage \$1.00
\$ **7.45**
Total Postage and Fees \$ **7.45**

Sent To **PSO**
Street and Apt. No., or PO Box No.
212 E 6th St
City, State, ZIP+4
Tulsa, OK 74119

USPS

07/19/2021

Postmark Here

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Tulsa, OK 74103

OFFICIAL USE

Certified Mail Fee \$3.60 **0174**
\$ **7.45** 01
Extra Services & Fees (check box, add fee as appropriate)
 Return Receipt (hardcopy) \$ **0.00**
 Return Receipt (electronic) \$ **0.00**
 Certified Mail Restricted Delivery \$ **0.00**
 Adult Signature Required \$ **0.00**
 Adult Signature Restricted Delivery \$ **0.00**

Postage \$1.00
\$ **7.45**
Total Postage and Fees \$ **7.45**

Sent To **City of Tulsa Water**
Street and Apt. No., or PO Box No.
175 E 2nd St Suite 1405
City, State, ZIP+4
Tulsa, OK 74103

USPS

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Tulsa, OK 74112

OFFICIAL USE

Certified Mail Fee \$3.60 **0174**
\$ **7.45** 01
Extra Services & Fees (check box, add fee as appropriate)
 Return Receipt (hardcopy) \$ **0.00**
 Return Receipt (electronic) \$ **0.00**
 Certified Mail Restricted Delivery \$ **0.00**
 Adult Signature Required \$ **0.00**
 Adult Signature Restricted Delivery \$ **0.00**

Postage \$1.00
\$ **7.45**
Total Postage and Fees \$ **7.45**

Sent To **ONG**
Street and Apt. No., or PO Box No.
5848 E 15th St
City, State, ZIP+4
Tulsa, OK 74112

USPS

07/19/2021

Postmark Here

See Reverse for Instructions

4872 3320 0000 2970 2919

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Tulsa, OK 74119

OFFICIAL USE

Certified Mail Fee \$3.60

0174

01

\$12.85 Extra Services & Fees (check box, add fee as appropriate)

 Return Receipt (hardcopy) \$0.00 Return Receipt (electronic) \$0.00 Certified Mail Restricted Delivery \$0.00 Adult Signature Required \$0.00 Adult Signature Restricted Delivery \$0.00



TULSA AMF RETAIL
2161 N CARGO RD STE A
TULSA, OK 74115-9997
(800)275-8777

08/11/2021 03:38 PM

Product	Qty	Unit Price	Price
PM Express 1-Day	1		\$26.35
Flat Rate Env			
Canton, OH 44701			
Flat Rate			
Signature Requested			
Scheduled Delivery Date			
Thu 08/12/2021 06:00 PM			
Money Back Guarantee			
Tracking #			
EIC 9654US			
Insurance			\$0.00
Up to \$100.00 included			
Return Receipt			\$2.85
Tracking #:			
9590 9402 5690 9346 350:			
Total			\$26.35
PM Express 1-Day	1		\$26.35
Flat Rate Env			
Canton, OH 44701			
Flat Rate			
Signature Requested			
Scheduled Delivery Date			
Thu 08/12/2021 06:00 PM			
Money Back Guarantee			
Tracking #:			
EIC 01537667			
Insurance			\$0.00
Up to \$100.00 included			
Return Receipt			\$2.85
Tracking #:			
9590 9402 5690 9346 3503 50			
Total			\$29.20
First-Class Mail®	1		\$1.20
Large Envelope			
Tulsa, OK 74103			
Weight: 0 lb 2.00 oz			
Estimated Delivery Date			
Sat 08/14/2021			
Certified Mail®			\$3.60
Tracking #:			
7019297000048724051			
Return Receipt			\$2.85
Tracking #:			
9590 9402 5690 9346 3503 43			
Total			\$7.65
First-Class Mail®	1		\$1.20
Large Envelope			
Tulsa, OK 74112			

 Sat 08/14/2021
 Certified Mail® \$1.60
 Tracking #: 7019297000048723788
 Return Receipt \$2.85
 Tracking #: 9590 9402 5690 9346 3503 05
 Total \$7.65
 First-Class Mail® 1 \$1.20
 Large Envelope
 Tulsa, OK 74103
 Weight: 0 1b 2.00 oz
 Estimated Delivery Date
 Sat 08/14/2021
 Certified Mail® \$3.60
 Tracking #: 7019297000048724068
 Return Receipt \$2.85
 Tracking #: 9590 9402 5690 9346 3503 29
 Total \$7.65

 Grand Total: \$125.85
 Credit Card Remitted \$125.85
 Card Name: VISA
 Account #: XXXXX(X)XXXXX6094
 Approval #: 011035
 Transaction #: 612
 AID: A0000000031010 Chip
 AL: VISA CREDIT
 PIN: Not Required BEST BUY VISA

 USPS is experiencing unprecedented volume
 increases and limited employee
 availability due to the impacts of
 COVID-19. We appreciate your patience.

Save this receipt as evidence of
 insurance. For information on filing an
 insurance claim go to
<https://www.usps.com/help/claims.htm>

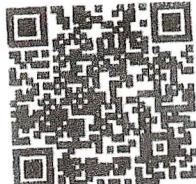
Text your tracking number to 28777 (2USPS)
 to get the latest status. Standard Message
 and Data rates may apply. You may also
 visit www.usps.com USPS Tracking or call
 1-800-222-1811.

Preview your Mail
 Track your Packages
 Sign up for FREE @
<https://informeddelivery.usps.com>

United States Postal Service
 NOW HIRING NATIONWIDE
 Career Path Positions with Benefits
 Apply online at
www.usps.com/careers

All sales final on stamps and postage.
 Refunds for guaranteed services only.
 Thank you for your business.

Tell us about your experience.
 Go to: <https://postalexperience.com/Pos>
 or scan this code with your mobile device.



or call 1-800-410-7420.

19th July 2021

Robert Frazier

1928 E 50th PL N
Tulsa, OK 74130-1910

Public Service Co of Oklahoma

212 E 6th St
Tulsa, OK 74119

To whom it may concern,

I am writing to request the date my utility account #959-563-962-2-7 was opened. In addition, I want to know the Finance Charge/APR of my utility account. If there was a deposit I would like to know the amount. Thank you for your help in this matter. I look forward to hearing from you.

Sincerely,

Robert Frazier

19th July 2021

Robert Frazier

1928 E 50th PL N
Tulsa, OK 74130-1910

Oklahoma Natural Gas

5848 E 15th St
Tulsa, OK 74112

To whom it may concern,

I am writing to request the date my utility account #210036315 1039545 27 was opened. In addition, I want to know the Finance Charge/APR of my utility account. If there was a deposit I would like to know the amount. Thank you for your help in this matter. I look forward to hearing from you.

Sincerely,

Robert Frazier

19th July 2021

Robert Frazier

1928 E 50th PL N
Tulsa, OK 74130-1910

City of Tulsa Water

175 E 2nd Ste 595
Tulsa, OK 74103

To whom it may concern,

I am writing to request the date my utility account #196314-2148289 was opened. In addition, I want to know the Finance Charge/APR of my utility account. If there was a deposit I would like to know the amount. Thank you for your help in this matter. I look forward to hearing from you.

Sincerely,

Robert Frazier

Affidavit of Truth

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name: **Frazier, Robert**

Whereas I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

Fact, pursuant to 18 USC 8 The term "obligation or other security of the United States" includes all bonds, Certificates Of Indebtedness, national bank currency, Federal Reserve notes, Federal Reserve bank notes, coupons, United States notes, Treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the United States, stamps and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled United States stamps.

Fact, pursuant to 15 U.S. Code § 1692a – Definitions (5)The term “debt” means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.

Fact, the Fair Debt Collection Practices Act states: The term "debt collector" means any organization who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.

Fact, per 15 USC 1666- (c) (1) the obligor's account is not restricted or closed because of the failure of the obligor to pay the amount indicated under paragraph (2) of subsection (a), and (2)the creditor indicates the payment of such amount is not required pending the creditor's compliance with this section

Fact, per 15 USC 1692h – Multiple Debts - If any consumer owes multiple debts and makes any single payment to any debt collector with respect to such debts, such debt collector may not apply such payment to any debt which is disputed by the consumer and, where applicable, shall apply such payment in accordance with the consumer's directions.

Fact, Oklahoma Natural Gas is failing to observe a law 15 USC 1692j - Furnishing certain deceptive forms. It is unlawful to design, compile, and furnish any form knowing that such form would be used to create the false belief in a consumer that a person other than the creditor of such consumer is participating in the collection of or in an attempt to collect a debt such consumer allegedly owes such creditor, when in fact such person is not so participating. **Exhibit A**

Fact, Oklahoma Natural Gas is failing to observe a law 15 USC 1692e (11)— False or Misleading Representations: The failure to disclose in the initial written communication with the consumer and, in addition, if the initial communication with the consumer is oral, in that initial oral communication, that the debt collector is attempting to collect a debt. **Exhibit B**

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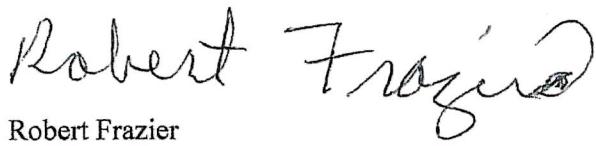
Exhibit C

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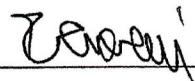
Fact, Oklahoma Natural Gas is in violation of 18 USC 1341- Whoever, having devised or intending to devise any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises, or to sell, dispose of, loan, exchange, alter, give away, distribute, supply, or furnish or procure for unlawful use any counterfeit or spurious coin, obligation, security, or other article, or anything represented to be or intimated or held out to be such counterfeit or spurious article, for the purpose of executing such scheme or artifice or attempting so to do, places in any post office or authorized depository for mail matter, any matter.

Fact, per 18 USC 1344 Whoever knowingly executes, or attempts to execute, a scheme or artifice— shall be fined.



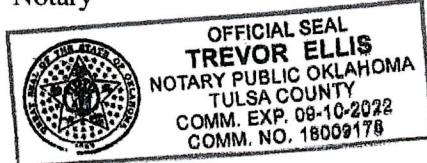
Robert Frazier

CC: CFPB/FTC



Aug - 5 - 2021

Notary



Debt Validation Letter

8/9/2021

Robert Frazier
1928 E. 50th Pl. North
Tulsa, OK 74110

Be advised this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15USC 1692g stating your claim is disputed and validation is requested.

This is NOT a request for "verification" not proof of my mailing address, but a request for VALIDATION made pursuant to the above-names Title and Section. I respectfully request your offices provide me with competent evidence that I have obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian or TransUnion) this action my constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following. Violations of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request shall be sent to me immediately.



Robert Frazier

CEASE AND DESIST-

Pursuant to 15 USC 81c© I am notifying you in writing that I refuse to pay this alleged debt, and I am demanding that you cease all forms of communication with me through any and all mediums.

Pursuant to 15 USC 1692c. (c) (2)-

I am invoking my specified remedy as a consumer, and the original creditor I am demanding all of the following:

Zero out the balance on this account

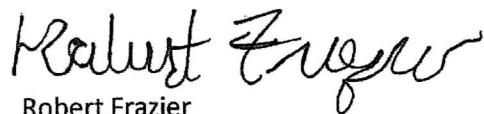
Leave my account open and do not turn it off.

I want the finance charge amount when I first opened my account

I want the total amount paid from any/all locations under my credit card information (SSN/DL).

Apply a permanent credit to my revolving account and make sure that any balance is cleared monthly on the 5th.

Best regards,



Robert Frazier

1 Name and address of alleged creditor.

2. Name on file of alleged debtor.

3. Alleged account # _____

4. Address on file for alleged debtor.

5. Alleged account # _____

6. Amount of alleged debt.

7. Date (this alleged debt became payable)

8. Date of original charge or delinquency.

9. Was this debt assigned to a debt collector or purchased?

10. Amount paid if debt was purchased.

11. Commission for debt if collection efforts are successful.

Please attach copies of the following:

- Agreement with your client that grants OKLAHOMA NATURAL GAS the authority to collect this alleged debt.
- Signed agreement Debtor has made with OKLAHOMA NATURAL GAS, or other verifiable proof Debtor has a contractual obligation to OKLAHOMA NATURAL GAS.
- Any agreement that bears the signature of Debtor, wherein agreed to pay Creditor.
- All statements while this account is open.
- Have any insurance claims been made by any creditor regarding this account? Yes or No
- Have any judgements been obtained by any creditor regarding this account? Yes or No

Please provide the name and address of the bonding agent for OKLAHOMA NATURAL GAS, in case of legal action becomes necessary:

Authorized Signature of Creditor:

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect this alleged debt within 30 days from the date of your receipt of this letter.

Your claim cannot and WILL NOT be considered if any portion of this form is not completed and returned with copies of all requested documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act.

Please allow 30 days from processing after I receive this information.

Trouble paying your bill? Visit OklahomaNaturalGas.com/Cares

Customer Service: 800-664-5463
 Gas Leaks: 800-458-4251
 Hearing Impaired: 711
 OklahomaNaturalGas.com

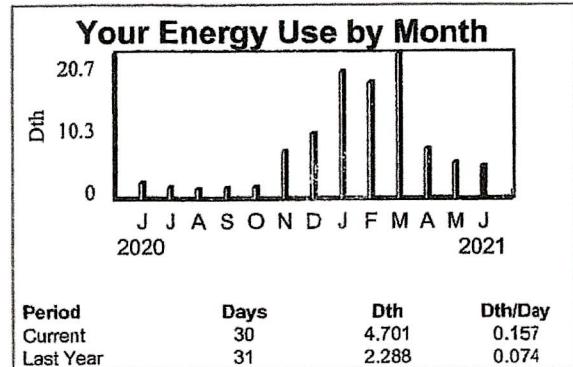
Oklahoma Natural Gas Company
 PO Box 219296
 Kansas City MO 64121-9296

ROBERT L. FRAZIER
 1928 E 50TH PL N
 TULSA, OK 74130

Violation
 15 USC 1692c (1)

Violation
 15 USC 1692e (1)

If you have questions or concerns, contact Oklahoma Natural Gas first at 1-800-664-5463. For clarification of statutes and rules governing services, or escalations of disputes, you may contact the Oklahoma Corporation Commission's Consumer Services Division, 2101 N. Lincoln Blvd., Ste. 580-W, Oklahoma City, OK 73105 at 1-800-522-8154.



Need help paying your bill? Call us to speak to a customer service representative about payment options or to set up alternative payment plans. For information on other available resources, visit OklahomaNaturalGas.com/Cares.

Page 1 of 1

Amount Due	\$59.65
Current Charges Due	07-01-21
Late payment charge is 1.5% of unpaid charges if payment is not received by the due date.	
Account Number	210036315 1039545 27
Rate	101 PLAN B
Active Deposit	NONE
Statement Date	06-09-21

RATE SCHEDULE(S) AVAILABLE UPON REQUEST

Previous Balance	\$61.95
Payments Received	61.95CR
Balance Forward	\$0.00
Service Charge	\$33.35
Cost of Oklahoma Natural Gas Service	\$33.35
Customer Fuel Cost	22.22
Franchise Fee	1.78
City Tax	2.10
County Tax	0.20
Current Monthly Charges	\$59.65

Total Amount Due *Violation 2
 15 USC 1666 (a)*

*How is a positive balance owed?
 Violation 2
 15 USC 1666 (c)(1)*

Meter Number	Meter Readings			Number of Days	Meter Readings	Units Delivered (McF)	Btu Factor	Units Billed (Dekatherms)	Customer Fuel Cost/Dth
	From	To	Previous		Present				
0200139512	05-05-21	06-04-21	103	30	149	4.6	1.022	4.701	\$4.727
			1.0000						

Affidavit of Truth

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name: **Frazier, Robert**

Whereas I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

Fact, pursuant to 18 USC 8 The term "obligation or other security of the United States" includes all bonds, Certificates Of Indebtedness, national bank currency, Federal Reserve notes, Federal Reserve bank notes, coupons, United States notes, Treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the United States, stamps and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled United States stamps.

Fact, pursuant to 15 U.S. Code § 1692a – Definitions (5)The term “debt” means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.

Fact, the Fair Debt Collection Practices Act states: The term "debt collector" means any organization who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.

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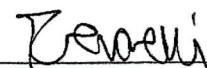
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Fact, per 18 USC 1344 Whoever knowingly executes, or attempts to execute, a scheme or artifice— shall be fined.



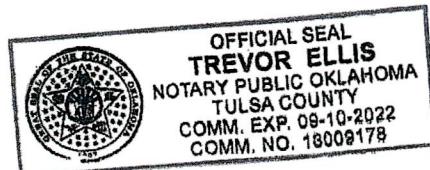
Robert Frazier

CC: CFPB/FTC



Aug-5-2021

Notary



Debt Validation Letter

8/9/2021

Robert Frazier
1928 E. 50th Pl. North
Tulsa, OK 74110

Be advised this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15USC 1692g stating your claim is disputed and validation is requested.

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At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian or TransUnion) this action my constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following. Violations of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

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Robert Frazier

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I am invoking my specified remedy as a consumer, and the original creditor I am demanding all of the following:

Zero out the balance on this account

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I want the finance charge amount when I first opened my account

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Apply a permanent credit to my revolving account and make sure that any balance is cleared monthly on the 5th.

Best regards,



Robert Frazier

1 Name and address of alleged creditor.

2. Name on file of alleged debtor.

3. Alleged account # _____

4. Address on file for alleged debtor.

5. Alleged account # _____

6. Amount of alleged debt.

7. Date (this alleged debt became payable)

8. Date of original charge or delinquency.

9. Was this debt assigned to a debt collector or purchased?

10. Amount paid if debt was purchased.

11. Commission for debt if collection efforts are successful.

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- Agreement with your client that grants CITY OF TULSA WATER the authority to collect this alleged debt.
- Signed agreement Debtor has made with CITY OF TULSA WATER, or other verifiable proof Debtor has a contractual obligation to CITY OF TULSA WATER.
- Any agreement that bears the signature of Debtor, wherein agreed to pay Creditor.
- All statements while this account is open.
- Have any insurance claims been made by any creditor regarding this account? Yes or No
- Have any judgements been obtained by any creditor regarding this account? Yes or No

Please provide the name and address of the bonding agent for CITY OF TULSA WATER, in case of legal action becomes necessary:

Authorized Signature of Creditor:

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect this alleged debt within 30 days from the date of your receipt of this letter.

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Please allow 30 days from processing after I receive this information.



CITY OF
Tulsa
A New Kind of Energy.

Exhibit A
violation
15 USC 1692b (6)
Utility Services
Tulsa, OK 74187-0003

Questions? Call 311 or visit
www.cityoftulsa.org

Se habla Español

Account # - Customer ID
196314-2148289

Customer:
Robert Frazier

Address:
1928 E 50TH PL N

Class:
Single Fam

Your Total Due as of 06/21/2021

\$83.51

15 USC 1692b (a)
How is a Positive balance
Owed?

Due: July 12, 2021 15 USC 1692b (c)(1)

Current Charges:	Previous Balance:	Payment Received:
\$83.51	\$79.20	\$79.20
Past Due:	Penalties:	Adjustments:
—	—	—

A 1.5% late fee will be charged on total due if full payment
is not received by the due date

Violation 15 USC 1692c (1)

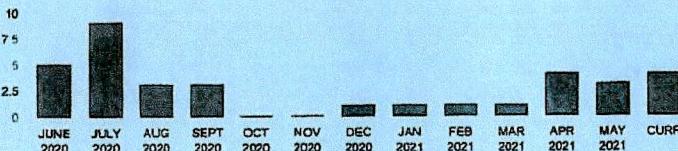
Violation 15 USC 1692c (11)

Your Charge Summary:

More details on back

Water	\$23.62
Sewer	\$35.70
Stormwater	\$8.77
Refuse	\$15.42
Total	\$83.51

Total Domestic Usage:



Payment Options: Pay online at www.cityoftulsa.org, by phone at 311, or by mail.

Important Notice:

Your Consumer Confidence Report is available
www.cityoftulsa.org/waterquality

Affidavit of Truth

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name: **Frazier, Robert**

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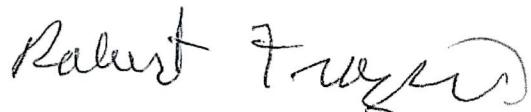
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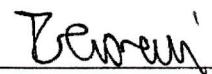
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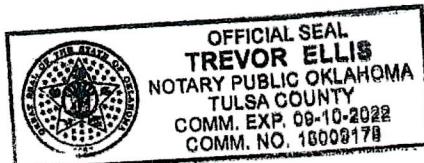
Robert Frazier

CC: CFPB/FTC



Aug-5-2021

Notary



Debt Validation Letter

8/9/2021

Robert Frazier
1928 E. 50th Pl. North
Tulsa, OK 74110

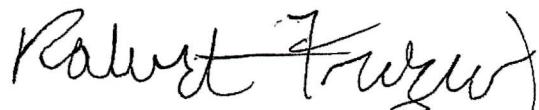
Be advised this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15USC 1692g stating your claim is disputed and validation is requested.

This is NOT a request for "verification" not proof of my mailing address, but a request for VALIDATION made pursuant to the above-names Title and Section. I respectfully request your offices provide me with competent evidence that I have obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian or TransUnion) this action my constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following. Violations of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request shall be sent to me immediately.



Robert Frazier

CEASE AND DESIST-

Pursuant to 15 USC 81c© I am notifying you in writing that I refuse to pay this alleged debt, and I am demanding that you cease all forms of communication with me through any and all mediums.

Pursuant to 15 USC 1692c. (c) (2)-

I am invoking my specified remedy as a consumer, and the original creditor I am demanding all of the following:

Zero out the balance on this account

Leave my account open and do not turn it off.

I want the finance charge amount when I first opened my account

I want the total amount paid from any/all locations under my credit card information (SSN/DL).

Apply a permanent credit to my revolving account and make sure that any balance is cleared monthly on the 5th.

Best regards,



Robert Frazier

1 Name and address of alleged creditor.

2. Name on file of alleged debtor.

3. Alleged account #

4. Address on file for alleged debtor.

5. Alleged account #

6. Amount of alleged debt.

7. Date (this alleged debt became payable)

8. Date of original charge or delinquency.

9. Was this debt assigned to a debt collector or purchased?

10. Amount paid if debt was purchased.

11. Commission for debt if collection efforts are successful.

Please attach copies of the following:

- Agreement with your client that grants PSO - PUBLIC SERVICE CO the authority to collect this alleged debt.
- Signed agreement Debtor has made with PSO - PUBLIC SERVICE CO, or other verifiable proof Debtor has a contractual obligation to PSO - PUBLIC SERVICE CO.
- Any agreement that bears the signature of Debtor, wherein agreed to pay Creditor.
- All statements while this account is open.
- Have any insurance claims been made by any creditor regarding this account? Yes or No
- Have any judgements been obtained by any creditor regarding this account? Yes or No

Please provide the name and address of the bonding agent for PSO - PUBLIC SERVICE CO, in case of legal action becomes necessary:

Authorized Signature of Creditor:

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect this alleged debt within 30 days from the date of your receipt of this letter.

Your claim cannot and WILL NOT be considered if any portion of this form is not completed and returned with copies of all requested documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act.

Please allow 30 days from processing after I receive this information.

18 USC 1692b(5)
violation**Service Address:**

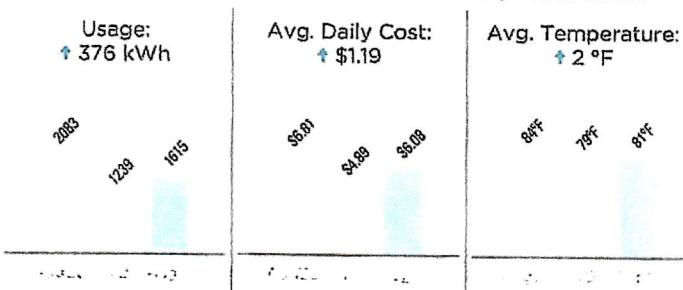
ROBERT L FRAZIER
1928 E 50TH PL N
TULSA, OK 74130-1910
Account #952-563-962-2-7

**Line Item Charges:**

Previous Charges		
Total Amount Due At Last Billing	\$	146.88
Payment 07/12/21 - Thank You		-146.88
Previous Balance Due	\$.00
Current PSO Charges		
Tariff 015 - Residential Service 07/30/21		
Rate Billing	\$	117.22
Cost of Fuel @ 0.0338990 Per kWh		54.75
Tulsa Franchise Fee @ 2 %		3.44
City Tax @ 3.65 %		6.40
County Tax @ 0.367 %		.64
Current Balance Due	\$	182.45
Current Home Repair Plan Charges:		
Homeserve USA (833-989-0074)	\$	4.99
Home Repair Plan Due	\$	4.99
Total Balance Due	\$	187.44
Pay \$190.18 after 08/23/2021		

Usage Details:

Values reflect changes between current month and previous month.



Total usage for the past 12 months: 8,244 kWh

Average (Avg.) monthly usage: 687 kWh

Meter Read Details:

Meter #762388093					
Previous	Type	Current	Type	Metered	Usage
68167	Actual	69782	Actual	1615	1,615 kWh
Service Period 06/30 - 07/30			Multiplier 1		
Next scheduled read date should be between Aug 27 and Sep 1.					

Make this bill the last one sent in the mail! Go paperless and get email alerts when your bill is ready. Sign up at AEPPaperless.com

Visit us at www.PSOoklahoma.com

Detailed copy of rate schedule will be furnished upon request.

Due date does not apply to previous balance due.

Make your life easier. You can write one check for multiple electric accounts!

Register for online services at www.PSOoklahoma.com. Registration is **free and easy** and gives you the convenience of 24-hour access to your account. You can sign up for paperless billing, view your bill, check your usage, update your contact information, and much more.

Enjoy the benefits of constant connection. Download our mobile app today, at Google Play and iTunes stores.

Pay online for free when you sign up for paperless billing. Go to www.AEPPaperless.com to enroll today!

Violation

18 USC 1666(a)

How is a positive balance owed?

18 USC 1666(c)(1)

Violation

18 USC 1692c(1)

Violation

18 USC 1692e(11)

Notes from PSO: